

# **EXHIBIT A**

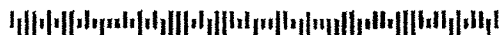
## RHODE ISLAND - NOTICE OF DEFAULT

Green Tree Servicing LLC  
800-643-0202  
1555 W Walnut Hill Ln  
Irving, TX 78038-3702

relationships that work  
**green tree**

+ 0467563 000002075 096C08 0925951

DELINDA M. MARTINS  
11 FARNUM PIKE  
SMITHFIELD RI 02917-3201



NOTICE OF DEFAULT  
AND  
RIGHT TO CURE DEFAULT

Date of Notice: 02/11/2014

Creditor: Green Tree Servicing LLC

RE: Loan No: [REDACTED]

Credit Transaction: Loan Secured by Real Property

Dear Borrower:

You are now in default on the above referenced credit transaction. You have the right to correct this default within thirty (30) days from the date of this Notice.

If you cure the default, you may continue with the contract as though you did not default.

Your default consists of: **Failure to submit your monthly payments due 10/01/2009 through 02/01/2014.**

Cure of default: Within thirty (30) days from the date of this notice you may cure your default by sending the total amount of \$93,240.41 or you may cure your default by completing a modification or repayment agreement arranged through Green Tree Servicing LLC ("Green Tree") by contacting the Collection Department at the above-referenced address.

Creditor's Rights: If you do not cure your default in the time allowed by taking action as stated above, the creditor may exercise any or all of our remedies provided by law and in your Note. These remedies may include foreclosure on the real property securing the account. You may be held personally liable under state law, if any, for any deficiency balance not realized from the sale of the property.

If you fail to cure the default within (30) days from the date of this notice, the maturity of this account is accelerated and full payment of all amounts due under the agreement is required without further notice from us. Please review your mortgage or deed of trust for any right you may have to reinstate your account after acceleration but prior to the earlier of (a) five days before the sale of the property under any power of sale in the Security Instrument or (b) entry of judgment enforcing the Security Instrument, by paying the Creditor all sums then due as if not acceleration had occurred. You may also have the right to assert in the foreclosure proceeding the non-existence of a default or any other defense available to you.

If this default is not cured, Green Tree will report the defaulted account to any appropriate credit reporting agency.

If you have any questions, contact Green Tree at 800-643-0202 (phone) or 866-870-9919 (fax) Monday through Friday between the hours of 8 a.m. and 6 p.m. Central Time. You may also contact Green Tree in writing at the above-referenced address.

If this default was caused by your failure to make payments, and you want to pay by mail, send a certified check, money order or cashier's check. DO NOT SEND CASH.

If you are unable to cure the default due to an involuntary loss of employment or other reason, counseling assistance may be available to you from certain agencies that are HUD-approved mortgage counseling agencies. You may contact us to get the name of the mortgage counseling agency that is closest to you.

**Attention Servicemembers and dependents:** The Federal Servicemembers' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure or repossession under most circumstances. If you are currently in the military service, or have been within the last twelve (12) months, AND joined after signing the Note and Security Instrument now in default, please notify Green Tree immediately. When contacting Green Tree as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the above-mentioned Act.

Sincerely,

Green Tree

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.